Please amend the following paragraph as shown:

[0037] The questions are "appropriate" in that they fit the situation. Clearly asking for name, address, phone number, and Social Security Number would be seeking appropriate in-wallet data that can be used to authenticate the Customer. Choosing appropriate out-of-wallet questions is more difficult. Out-of-wallet data (box 4) and physical validation (*e.g.,* Passport, Drivers License, Birth Certificate, etc.) of the Customer (box 2) were collected by the Validator through the course of its normal interactions with the Customer, independent of any connection with Authentex. For example, the Trusted Validator (box 3) and the Customer (box 1) establish face-to-face interaction when the Customer opens a bank account. Out-of-wallet data is generated at each subsequent ~~truncation~~ transaction with the Customer. The Validators build up a database of information, and a series of queries that can be put to that database. Authentex and the Validator establish a set of allowed queries (box 5) which is a subset of all the queries permitted by the Validator's database, chosen to provide proper authentication while being as unobtrusive as possible. Effectively, the Validator is digitally vouching for the Customer.